REMARKS

Claims 1-20 are pending in the above application. Claims 1, 2 and 5-19 stand rejected under 35 U.S.C. §102(e) as being anticipated by Murphy, U.S. Patent No. 6,226,744. Claims 3 and 4 also stand rejected under 35 U.S.C. §103 as being unpatentable over Murphy, in view of Barlow, U.S. Patent No. 6,038,551. As set forth in more detail below, Applicants respectfully submit that the claims, as amended, are novel and non-obvious because the present claims and the prior art are significantly different.

In particular, the Murphy reference is primarily concerned with secure data access to information stored on a smart card. The Murphy system provides a strong cryptographic key by employing the intelligence of a smart card. In all instances, references to stored information, other than authorization information, in the system of Murphy refers to information that is stored on the smart card. The Murphy system is not concerned with centralizing a user's information or storing such information somewhere other than the user's smart card. The system in Murphy thus describes an authentication method for permitting a smart card user access to, for example, restricted web sites.

In contrast, the present invention concerns a centralized server architecture wherein data related to an individual smart card user can be accessed by the smart card user, once authorized, or predefined groups of smart card users such as merchants or the authorized user's doctor, or the general public. In other words, the present invention is not focused on the authorization aspect of smart cards and smart card terminals but, rather, providing a database architecture accessed through the use of a smart card. In this sense, the smart card acts as a key to unlock data associated with the smart card user which is stored in a central server or group of servers and which is partitioned according to security levels and/or transaction types. By the foregoing

amendments, Applicants have highlighted these differences between the present invention and the prior art.

For example, claim 1 is distinguished from the Murphy reference because the claim recites that the central database server includes a plurality of partitioned memory locations for in at least one of the memory locations contains information associated with an authorized user of the smart card, the information being accessible by a smart card terminal via data pointers contained within the smart card. As an initial matter, Applicants traverse the suggestion in the Office Action that the Murphy reference teaches a plurality of partitioned memory locations as defined in the present application. Admittedly, the Murphy reference discloses a memory module which might be any type of machine readable storage device such as RAM or ROM. The partitioned memory locations as claimed in the present invention, however, are associated with an authorized user of the smart card and are configured such as shown in Figure 3, for example. The Murphy reference does not disclose partitioned memory locations wherein at least one of said memory locations contains information associated with an authorized user of the smart card. The only information referred to as being stored in the secure gateway server of Murphy is authorization information such as the user's social security number which is matched with the information stored on the smart card.

Similarly, the present claims refer to the information stored at the central server as being accessible by the smart card terminal via data pointers contained within the smart card, which the Murphy reference does not disclose or suggest. In all instances, in the Murphy reference, information from the card is accessed and compared with server information to authorize a user. Thus, in the system of Murphy all information regarding a user of the smart card is contained on the smart card itself other than authorization information which may also be stored elsewhere in the network to provide the smart card user access to restricted sites requiring authorization. In contrast, the present invention concerns a centralized information database for a smart

card user which can be accessed once the user is authorized to access the system. In other words, the present invention concerns smart card use post-authorization, whereas the Murphy reference concerns the authorization process for using a smart card. By storing most of the user information off the smart card and in an accessible database, it can prevent redundancies or inaccuracies in the user information. For example, rather than having the user's smart card contain information regarding the user's bank account balances, the smart card contains a data pointer to the user's bank server such that the user can have access to the most up-to-date information regarding their bank balances. As a further confirmation of the timeliness of the information pointed to by the smart card, the network can also include a time and dating authority as claimed in claim 2 to make a temporal association with the data under consideration, which the Murphy reference does not teach or suggest.

With regard to claims 5 and 6, Applicants submit that they are novel and non-obvious for at least the same reasons as set forth with respect to claims 1 and 2.

Claims 7 and 8 have been amended to clarify that the partitioned memory locations include different security levels of data associated with the authorized user of the smart card which the Murphy reference does not disclose or suggest. Similarly, claim 9 refers to the partitioned memory locations on the central server supporting different smart card applications. This is different than the cited portion of the Murphy reference which refers to data stored on the smart card which may be used to authenticate a user of the smart card. In the same way, claim 10 has been amended to highlight that various types of information are stored in a plurality of partitioned memory locations at a centralized source wherein the information is related to an authorized user of the smart card. This differs from the cited portions of the Murphy reference referred to in the Office Action which all relate to various types of authorization information which can be stored on the smart card to identify a user. For at least these same reasons, claims 11-13 are novel notwithstanding the Murphy reference.

Claim 14 likewise requires that the smart card server contain partitioned memory locations containing information relating to an authorized user of a smart card and that the smart card only contain data pointers for pointing to the user's information contained within these memory locations at a centralized server or plurality of servers. Again, the only common information between the smart card and the server referred to in the Murphy reference is authorization information. All of the user information in Murphy is, otherwise, contained on the smart card itself.

With regard to the obviousness rejection of claims 3 and 4, Applicants submit that the combination of Murphy and Barlow would not render obvious Applicants' claimed invention because those references, either alone or in combination, do not disclose or suggest all of the claimed features of Applicants' invention including a central database server having a plurality of partitioned memory locations containing information associated with an authorized user of the smart card.

In view of the foregoing amendments and remarks, Applicants submit that claims 1-20 are novel, non-obvious and are in a condition for allowance. A Notice of Allowance indicating the same is therefore earnestly solicited. The Examiner is invited to telephone Applicants' undersigned attorney at (248) 223-9500 if any unresolved matters remain.

Respectfully Submitted,

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